

Dear International SMU Students,

On behalf of the Student Health Center, welcome to SMU!

For the 2023-2024 Academic Year, SMU has partnered with Academic HealthPlans, Inc. and **Aetna** to provide high-quality health insurance coverage for our students and their dependents. The University's Student Health Insurance Plan (SHIP) provides coverage for accidents and sicknesses, hospitalizations, emergency room, wellness and other services. Your deductible will be waived for treatment at the Student Health Center. The plan also provides travel assistance services for medical evacuations and repatriation. To learn more, please visit smu.myahpcare.com and select "Benefits."

SMU requires all International students, attending on a visa and taking one (1) or more credit hours, to enroll in the University's Student Health Insurance Plan.**

You should enroll in the Plan after you have selected your classes and before the Fall waiver deadline.
To do so:

1. Go to the Student Center component of [My.SMU.edu](https://my.smu.edu)
2. Click "Student Health Insurance" tile
3. Select "Mandatory Health Insurance"
4. Add your Date of Birth and Social Security Number
5. Click the Enroll button and the semi-annual premium will be charged to your SMU tuition account

** There are two possible exceptions to this requirement:

- The Embassy purchases and provides the student with comparable US health insurance coverage.
- A spouse or parent extends U.S. medical insurance benefits through their US employer to the international student, including international medical evacuation and repatriation.

If either exception applies to you, you are eligible to submit a waiver from purchasing the University Student Health Insurance Plan. **To be considered for a waiver you must take the following steps:**

- Click the Waive button from step five in the above instructions to complete the International Waiver form.
- Provide a copy of your health insurance policy or certificate and insurance ID card (front & back).
- Submit the information to the Student Health Center by the required waiver deadline. Students only have to submit a waiver once a year.
 - Fall 2023: September 7, 2023
 - Spring 2024: February 7, 2024 (New students only)

Please Note: International policies or policies from the student's home country do not qualify for a waiver.

If you take no action to either enroll in the University's Student Health Insurance Plan or seek and receive a waiver approval by the deadline, you will automatically be enrolled in the SMU plan for students and the premium charges will be applied to your account. The premium charge is \$1,893.00 per semester. These charges are non-refundable. Please do not wait to be auto-enrolled as this delays your information transferring to Aetna.

After you have been enrolled in the Student Health Insurance Plan, you can register for and access your Insurance ID card at smu.myahpcare.com/additionalresources under Account Information.

If you have any questions, please contact the Insurance Office at the Student Health Center at studenthealthinsurance@smu.edu or (214) 768-3408.



Eligibility

All international students who are enrolled in one (1) or more credit hours are required to maintain the Student Health Insurance Plan as a condition of enrollment. International students must enroll in the Student Health Insurance Plan unless they have a special waiver personally granted by the Student Health Center (SHC) staff. To view the requirements necessary to apply for a waiver, please go to smu.edu/healthinsurance.

After enrolling for classes, international students must elect coverage online by going to the student center component of [MY.SMU.EDU](https://my.smu.edu) and selecting the “Health Insurance” button. Students only have to enroll or waive one time per school year. The semi-annual premium will be charged to the student’s SMU student account after they enroll in [MY.SMU.EDU](https://my.smu.edu). Any student not enrolled by the deadline will automatically be enrolled and the premium charged to their SMU student account. No changes will be made to a student’s SMU account after September 7, 2023 for Fall 2023. For more detailed information, including a “Frequently Asked Questions” page, please visit smu.edu/healthinsurance.

Eligible dependents of those enrolled in the plan may participate in the plan on a voluntary basis.

What’s Included?

- Access to Telehealth
- Coverage when traveling
- Academic Emergency Services*

*Academic Emergency Services and AD&D coverage are underwritten by 4 Ever Life International Limited and administered by Worldwide Insurance Services, LLC, separate and independent companies from Academic HealthPlans, Inc. (AHP).

This document contains a summary of your school’s student health insurance policy benefits and restrictions as of the date of its publication; the summary document may differ from the benefits in the approved policy of insurance. The final policy may be pending approval by applicable federal and state regulatory authorities. The final approved policy of insurance is accessible upon approval at smu.myahpcare.com.

More Information

For full details of participation in the plan, please view the complete brochure online at: smu.myahpcare.com

Questions

To view Frequently Asked Questions or submit a request, please visit: help.ahpcare.com

Insurance ID Card

To register and access your ID card, please visit smu.myahpcare.com/additionalresources

This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. The PPO network is **Aetna PPO**.

Benefits (deductible applies unless otherwise stated below)

Student Health Center: There is no copayment for routine office visits. The Deductible is waived, covered expenses will be payable at 80% for insured students. Adult immunizations covered at the SHC include TB skin test, MMR#1, MMR#2, Tdap, Td and meningitis.

At SMU SHC: Prescriptions are payable at 100% after a \$15 Copayment for each Generic Drug and \$40 Copayment for each Brand Name Drug.

	IN-NETWORK PROVIDER Payments are based on the Negotiated Charge	OUT-OF-NETWORK PROVIDER Payments are based on the Recognized Charge
Benefit Maximum	Unlimited	
Individual Deductible Per Insured Person, per Policy Year	\$400	\$1,200
Family Deductible For All Insureds in a Family, per Policy Year	\$1,200	\$3,600
Individual Out-of-Pocket Maximum Per Insured Person, per Policy Year	\$7,900	\$10,000
Family Out-of-Pocket Maximum For All Insureds in a Family, per Policy Year	\$12,700	\$37,500
Hospital Room and Board Expense	80% per admission	60% per admission
Inpatient/Outpatient Surgery	80%	60%
Physician and specialist services	100% after a \$30 Copayment per visit (deductible waived)	60% per visit
Diagnostic Testing	80% per visit	60% per visit
Hospital Emergency Room (deductible waived)	80% after a \$250 Copayment per visit	80% after a \$250 Copayment per visit
Preventive Care Services For more information, please visit healthcare.gov/preventive-care-benefits	100% per visit (deductible waived)	60% per visit
Prescription Drugs (deductible waived)	At pharmacies contracting with Aetna 100% after a Preferred Generic Drug: \$25 Copayment Preferred Brand-Name Drug: \$50 Copayment Non-Preferred Brand-Name Drug: \$75 Copayment Specialty Drug: \$75 Copayment	60% after a Preferred Generic Drug: \$25 Copayment Preferred Brand-Name Drug: \$50 Copayment Non-Preferred Brand-Name Drug: \$75 Copayment Specialty Drug: \$75 Copayment

Coverage Periods & Rates

	FALL 08/01/23 - 12/31/23	SPRING/SUMMER 01/01/24 - 07/31/24	SUMMER 05/01/24 - 07/31/24
Enrollment Periods	04/03/23 - 09/07/23	11/01/23 - 02/07/24	03/29/24 - 07/02/24
Waiver Deadline	09/07/23	02/07/24	N/A
Student	\$1,893.00	\$1,893.00	\$952.00
Spouse	\$1,893.00	\$1,893.00	\$952.00
Each Child ¹	\$1,893.00	\$1,893.00	\$952.00

These rates include an administrative fee.

¹Coverage for two (2) or more children is calculated at the child rate times two (2).

To view all enrollment and coverage periods available, please visit smu.myahpcare.com.